

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

MARION DEWAYNE SANDERS
CONSTANCE YUTIVIA SANDERS
Debtor(s)

Case No. 15-10060TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/19/2015.
- 2) The plan was confirmed on 05/13/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/17/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/27/2019.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,079.43.
- 10) Amount of unsecured claims discharged without payment: \$4,948.50.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$68,910.06
Less amount refunded to debtor	\$7,158.08

NET RECEIPTS: \$61,751.98

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,965.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,830.22
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,795.22

Attorney fees paid and disclosed by debtor: \$1,035.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL LABS	Unsecured	255.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	505.00	496.03	496.03	496.03	0.00
AT & T MOBILITY II LLC	Unsecured	NA	703.88	703.88	703.88	0.00
CAPITAL ACCOUNTS LLC	Unsecured	157.00	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	360.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	75.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	344.00	NA	NA	0.00	0.00
CREDITTECH	Unsecured	162.00	NA	NA	0.00	0.00
DOREEN FORD	Unsecured	1,409.50	NA	NA	0.00	0.00
EOS CCA	Unsecured	467.00	NA	NA	0.00	0.00
ERIE COUNTY ADULT PROBATION	Secured	3,880.79	NA	368.23	368.23	0.00
ERIE COUNTY ADULT PROBATION	Secured	1,234.00	NA	202.56	202.56	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	0.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	259.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	330.00	NA	NA	0.00	0.00
HAMOT MEDICAL CENTER*	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,500.00	0.00	0.00	0.00	0.00
NEW REZ LLC D/B/A SHELLPOINT M	Secured	62,170.59	67,409.38	0.00	39,021.68	0.00
NEW REZ LLC D/B/A SHELLPOINT M	Secured	0.00	14,027.35	14,027.35	14,027.35	0.00
PENN CREDIT CORP++	Unsecured	100.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES	Unsecured	56.00	NA	NA	0.00	0.00
ST VINCENT HEALTH CENTER	Unsecured	0.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	225.00	NA	NA	0.00	0.00
SUNRISE CREDIT SVCS INC	Unsecured	703.00	NA	NA	0.00	0.00
TRISTATE ADJUSTMENTS	Unsecured	46.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL SER	Secured	0.00	180.00	180.00	180.00	0.00
UNITED CONSUMER FINANCIAL SER	Unsecured	992.00	957.03	957.03	957.03	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$39,021.68	\$0.00
Mortgage Arrearage	\$14,027.35	\$14,027.35	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$750.79	\$750.79	\$0.00
TOTAL SECURED:	\$14,778.14	\$53,799.82	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$2,156.94	\$2,156.94	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,795.22</u>
Disbursements to Creditors	<u>\$55,956.76</u>
TOTAL DISBURSEMENTS :	<u>\$61,751.98</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/15/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.